



**Rob McKenna**  
**ATTORNEY GENERAL OF WASHINGTON**

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December 23, 2009  
*Via Electronic Mail*

Jennifer Johnson  
Secretary  
Board of Governors of the Federal Reserve System  
20<sup>th</sup> Street and Constitution Avenue, N.W.  
Washington, D.C. 20551

**Re: Comments to Advanced Notice of Proposed Rulemaking, R-1366**  
**Regulation Z – Truth in Lending – Closed-End Mortgages**

Dear Secretary Johnson:

As the primary state law enforcement official in the state of Washington charged with protecting Washington consumers from unfair and deceptive acts or practices in mortgage lending, I write to join in the written comments submitted today on behalf of my colleagues, the Attorneys General of Arizona, Connecticut, Iowa, Illinois, Maryland, Massachusetts, Minnesota, Missouri, New Hampshire, North Carolina, Ohio, Rhode Island, Tennessee, West Virginia and Vermont. I have attached an electronic copy of those comments.

Sincerely,

ROB MCKENNA  
Attorney General

RM:tlt

cc: Lisa Madigan, Attorney General of Illinois  
Lori Swanson, Attorney General of Minnesota  
Robert E. Cooper, Jr., Attorney General of Tennessee  
Darrell V. McGraw, Jr., Attorney General of West Virginia

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Richard Cordray, Attorney General of Ohio  
William H. Sorrell, Attorney General of Vermont  
Thomas J. Miller, Attorney General of Iowa  
Chris Koster, Attorney General of Missouri  
Terry Goddard, Attorney General of Arizona  
Richard Blumenthal, Attorney General of Connecticut  
Martha Coakley, Attorney General of Massachusetts  
Roy Cooper, Attorney General of North Carolina  
Patrick C. Lynch, Attorney General of Rhode Island  
Michael A. Delaney, Attorney General of New Hampshire  
Douglas F. Gansler, Attorney General of Maryland